# WHAT IS CLAIMED IS:

1. A method of qualifying a participant over a global network in a transaction requiring a transfer of funds from the participant, the method comprising:

(a) establishing a consumer funding account;

(b) entering a transaction requiring a transfer of funds; and

(c) reserving a portion of the consumer funding account according to a transaction parameter.

2. A method according to claim 1, wherein the transaction parameter is a required deposit.

3. A method according to claim 1, wherein the transaction parameter is an amount of funds required to complete the transaction.

4. A method according to claim 1, wherein step (c) is practiced by reserving a first portion of the consumer funding account corresponding to a required deposit and reserving a second portion of the consumer funding account corresponding to an amount of funds required to complete the transaction.

5. A method according to claim 1, further comprising releasing the reserved portion of the consumer funding account when the transaction is completed.

424479

6.    A method according to claim 1, wherein step (c) is practiced by querying a network website server that maintains the consumer funding account.

7.    A computer system for effecting qualifying of a participant over a global network in a transaction requiring a transfer of funds from the participant, the computer system comprising:

at least one user computer running a computer program that requests information according to a transaction inquiry input by the participant; and

a system server running a server program, the at least one user computer and the system server being interconnected by a computer network, the system server determining whether the participant has established a consumer funding account, and if so, reserving a portion of the consumer funding account according to a transaction parameter.

8.    A computer program embodied on a computer-readable medium for qualifying a participant over a global network in a transaction requiring a transfer of funds from the participant, the computer program comprising:

means for establishing a consumer funding account;

means for entering a transaction requiring a transfer of funds; and

424479

means for reserving a portion of the consumer funding account according to a transaction parameter.